



Real Money. Real World. Youth Financial Literacy Program

Purpose

Ohio State University Extension has earned state-wide recognition for this community-based youth financial literacy program. The peer reviewed RMRW curriculum brings together the local business community, schools, and OSU Extension to provide youth, ages 12-19 a hands-on learning experience in the role of an adult paying for monthly living expenses. Through five class-room lessons, and a spending simulation, youth explore how career choice impacts future income and leave with a better understanding of the challenging realities of money management as adults.

Impact

In 2015, this program was provided to nearly 20,000 youth in Ohio. Participant surveys results from 17,300 youth in 2015 indicate that as a result of Real Money. Real World.:

- 80.7% will think through how their spending impacts other opportunities and choices,
- 82% will think about how their spending impacts other people,
- 81.1% will have a plan for their money that includes both needs and wants,
- 74% believed that RMRW gave them a better idea of what is involved in earning, spending, and managing money.



Ohio State Colleges/Units Involved

College of Food, Agricultural, and Environmental Sciences
OSU Extension

Community Partners Involved

In 2016, the use of OSU Extension's Real Money. Real World. youth financial literacy program expanded to 76 of the 88 counties in Ohio.

The State Treasurers Office supports RMRW use and is promoting it to public schools throughout Ohio.

The Ohio Department of Education partners by raising awareness of RMRW and encouraging its use.

How you can get involved:

- **County OSU Extension offices are seeking adult volunteers to man the spending simulation booths. Contact your county Extension office for details. County offices can be found at:**

extension.osu.edu/home

<http://realmoneyrealworld.osu.edu>



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